

Helpful money information



- Patients have told us they are passionate about:
 - Getting on top of debts
 - Setting up a regular transplant savings plan
 - Challenging themselves to get best value out of everything
- Often patients find themselves in changed financial circumstances due to their ill health, but new ways of managing can be found.
- Transplantation for Australian Medicare Card Holders is publicly funded in Australia. Australian residents do not pay for the organ donation, transplantation, admission, in-patient and outpatient clinics in Queensland public hospitals. PAH patients with private health insurance can choose to declare their private health cover, enabling the PAH to obtain some payment for costs from the private health funds.
Using your private health insurance | Metro South Health
www.metrosouth.health.qld.gov.au/patients-and-visitors/referrals-and-booking/using-your-private-health-insurance
- Patients pay for prescribed medication taken as an outpatient. This applies to medication from both the PAH pharmacy and community pharmacies.
Pharmaceutical Benefits Scheme - PBS Safety Net thresholds - Services Australia
www.servicesaustralia.gov.au/individuals/services/medicare/pharmaceutical-benefits-scheme/when-you-spend-lot-pbs-medicines/pbs-safety-net-thresholds
- Accommodation subsidies are available for pre and post-transplant patients from regional areas.
The Patient Travel Subsidy Scheme | Health and wellbeing | Queensland Government
www.qld.gov.au
www.qld.gov.au/health/services/travel/subsidies
- Excellent money and budget management resource
www.moneysmart.gov.au
- The Transplant Service social workers can with the patient's permission, provide a letter to the loan lender confirming the patient's circumstances and/or refer the patient or family for support with debt management. Repayment plans or a temporary payment hold can often be handled quickly, confidentially and sensitively.



Centerlink

Income support is available to eligible Australians through Centrelink – the Federal Government income support agency. Decisions regarding Centrelink payments are made within context of government policy and legislation.

Centrelink - Services Australia

www.servicesaustralia.gov.au/individuals/centrelink

The nearest Centrelink office to the Princess Alexandra Hospital is at Stones Corner on the corner of Logan Road and Cornwall Street, 5 minutes by car. For public transport to Stones Corner Centrelink visit TransLink www.translink.com.au

- There is no “transplant” payment made to pre or post-transplant patients. However, any patient or carer whose income is affected by their medical situation, is advised to make contact with Centrelink office either in person, phone or online. If a patient is applying for a Centrelink payment, they need to tell Centrelink of “Intent to Claim” – and register their intention that an application is underway. Once registered, Centrelink will make contact.

Centrelink online account help - Claim a payment online - Services Australia

www.servicesaustralia.gov.au/individuals/online-help/centrelink/claim-payment-online

- Having debt and debt repayments, is not a criteria for Centrelink payments.
- Centrelink can tell you about the different types of payment and their application processes. Household income and assets are assessed, along with the patient’s medical condition. Applicants experiencing ill health usually start with Job Seeker with medical exemption. A Centrelink Medical Certificate needs to be provided and renewed on a regular basis and each Certificate can only be for up to 12 weeks.

Centrelink - Services Australia

www.servicesaustralia.gov.au/individuals/centrelink

Income and Assets form (SA369) - Services Australia

www.servicesaustralia.gov.au/individuals/forms/sa369



- If a patient is assessed as unlikely to return to any form of employment due to permanent illness and disability, and if they meet the income and assets eligibility criteria, it is possible that a Disability Support Payment application will be recommended by Centrelink. Medical evidence must be obtained and submitted by the Centrelink applicant, and the assessment process usually takes weeks to months to complete.

Disability Support Pension - Services Australia

www.servicesaustralia.gov.au/individuals/services/centrelink/disability-support-pension

- Direct Debit and Centrepay, through Centrelink keeps payments on track.

Centrepay - Services Australia.

www.servicesaustralia.gov.au/individuals/services/centrelink/centrepay



Centrelink Health Care Card

- The need to buy transplant related medications does not in itself, qualify individuals for a Health Care Card.
- Patients who are receiving certain Centrelink payment or benefits, are provided automatically with a Health Care Card.
Health Care Card - Services Australia
www.servicesaustralia.gov.au/individuals/services/centrelink/health-care-card
- Patients who do not have Centrelink support, but who have a low household income, might be eligible for a Low-Income Health Care Card. The Card is means tested. This card provides lower cost health care and some concessions.
Low Income Health Care Card - Services Australia
www.servicesaustralia.gov.au/individuals/services/centrelink/low-income-health-care-card

Superannuation, insurance and disability payments

- Patients are urged to look into their eligibility for disability support or early release payments through their Superannuation policies. Many factors are assessed including age, work-type, the impact of illness, long-term medical outcomes and their likelihood of return to their current or any other employment. Patients should check all their policies.
Information for people with a disability, tax and super concessions and exemptions
www.ato.gov.au/Individuals/People-with-disability

Insurance through super
www.moneysmart.gov.au/how-life-insurance-works/insurance-through-super
- Patients are strongly recommended to seek professional legal advice regarding Superannuation and disability law. It is a specialised area requiring specific understanding and interpretation. Check with your employer, workplace union, superannuation company, or solicitor for further information.

Find a solicitor
www.qls.com.au
- Patients are encouraged to check directly with their insurance companies, regarding any other policies they have. These include Income Protection Policies, Life Policies, Sickness, Injury and Accidental Policies. The companies can provide the correct application and medical forms. If patients need a medical report completed, please ask the transplant coordinators or the doctors when in clinic.

For more information:

Queensland Government websites and resources

Financial help, money and advice | Parents and families | Queensland Government (www.qld.gov.au)

www.qld.gov.au/families/financial

Queensland Community Directory www.mycommunitydirectory.com.au/Queensland

Ask Izzy - information about food, emergency food, accommodation and much more

www.askizzy.org.au

Money Smart www.moneysmart.gov.au

Simply Savings www.simplesavings.com.au

Financial Counselling Australia – National Voice for Financial Counselling

www.financialcounsellingaustralia.org.au

National Debt Helpline – Free financial counselling www.ndh.org.au